

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Christopher S Graham
Sara N Graham
fka Sara N Smith
Debtor(s)

Bankruptcy Case No.: 15-70664-JAD
Doc. No. 147
Chapter: 13
Docket No.: 148 – 147
Concil. Conf.: January 24, 2019 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **November 5, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **November 19, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 24, 2019 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: September 19, 2018

cm: All Creditors and Parties In Interest

Jeffery A. Deller
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

In re:
Christopher S Graham
Sara N Graham
Debtors

Case No. 15-70664-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: msch
Form ID: 410

Page 1 of 2
Total Noticed: 33

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db/jdb +Christopher S Graham, Sara N Graham, 208 Carlisle St., Homer City, PA 15748-1331
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
sp +Thomas C. Baumann, Law Office of Abes Baumann, PC, 810 Penn Avenue, 5th Floor, Pittsburgh, PA 15222-3614
cr +US Bank Trust National Association as Trustee of t, c/o Law Offices of Damian G. Waldman, PA, 10333 Seminole Blvd. Unit 1 & 2, Seminole, FL 33778-4204
14118102 AES Loan Servicing, PO Box 2461, Harrisburg, PA 17105-2461
14118106 +Chatham College, 1 Woodland Rd., Pittsburgh, PA 15229-1232
14118109 +Conemaugh Memorial Medical Center, Attn: Billing Dept., 1086 Franklin St., Johnstown, PA 15905-4305
14118111 FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
14118112 First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14118114 +HSBC Bank USA, N.A., P.O. Box 2013, Buffalo, NY 14240-2013
14118113 +Holiday Financial Service, 2340 Warren Rd #205, Indiana, PA 15701-2413
14118115 +Indiana Regional Medical Center, 835 Hospital Rd., PO Box 788, Indiana, PA 15701-0788
14118116 +KML Law Group P.C., Ste 5000 - BNY Independence Ctr, 701 Market St., Philadelphia, PA 19106-1538
14111958 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, 350 Highland Dr., Lewisville, TX 75067)
14118120 #+Penn Credit Corp., 916 South 14th St., Harrisburg, PA 17104-3425
14118122 Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
14118123 Sterling Jewelers Inc., d/b/a Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 20 2018 02:38:57
Capital One Auto Finance c/o Ascension Capital Gro, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14118103 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Sep 20 2018 02:27:15
Asset Acceptance Capital Corp., P.O. Box 2036, Warren, MI 48090-2036
14118104 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Sep 20 2018 02:39:34
Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14131553 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 20 2018 02:39:32
Capital One Auto Finance, c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14133616 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 20 2018 02:40:02
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14118105 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 20 2018 02:40:02
Capital One Card Services, PO Box 30285, Salt Lake City, UT 84130-0285
14118108 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 20 2018 02:26:40 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
14118110 E-mail/Text: abovay@creditmanagementcompany.com Sep 20 2018 02:27:51 Credit Management Co, 2121 Noblestown Rd., PO Box 16346, Pittsburgh, PA 15242-0346
14117828 +E-mail/Text: bankruptcypdt@mcmcg.com Sep 20 2018 02:27:18
Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
14118119 +E-mail/PDF: cbp@onenmainfinancial.com Sep 20 2018 02:40:00 One Main Financial, 475 Ben Franklin Rd. S S64, Indiana, PA 15701-2347
14118121 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 20 2018 02:38:58
Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
14179702 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 20 2018 02:38:58
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14149421 E-mail/Text: bnc-quantum@quantum3group.com Sep 20 2018 02:26:45
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14149517 E-mail/Text: bnc-quantum@quantum3group.com Sep 20 2018 02:26:45
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14131577 +E-mail/Text: ecf@buckleyking.com Sep 20 2018 02:26:27
Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
14118124 E-mail/PDF: gecscedi@recoverycorp.com Sep 20 2018 02:39:28 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC
14118118* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, 350 Highland Dr., Lewisville, TX 75067)
14145997* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)

District/off: 0315-7

User: msch
Form ID: 410

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Total Noticed: 33

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14118107 ###Collection Service Center, PO Box 68, Altoona PA, PA 16603-0068
14118117 ###Michael F Ratchford, Esquire, Edwin A Abrahamsen & Associates, 120 N Keyser Ave.,
 Scranton, PA 18504-9701

TOTALS: 1, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 19, 2018 at the address(es) listed below:

Allison B. Gordon on behalf of Debtor Christopher S Graham gordonab.esq@gmail.com
Allison B. Gordon on behalf of Joint Debtor Sara N Graham gordonab.esq@gmail.com
Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com
Laurence A. Mester on behalf of Creditor Capital One Auto Finance c/o Ascension Capital Group
lmaster@mesterschwartz.com, jottinger@mesterschwartz.com; jschwartz@mesterschwartz.com
Martin A. Mooney on behalf of Creditor Capital One Auto Finance c/o Ascension Capital Group
ahight@schillerknapp.com,
kcollins@schillerknapp.com;tshariff@schillerknapp.com;cmack@schillerknapp.com
Matthew Gross on behalf of Creditor US Bank Trust National Association as Trustee of the PRP
II Pals Investment Trust matt@dwaldmanlaw.com
Michael N. Vaporis on behalf of Joint Debtor Sara N Graham mvaporis@comcast.net,
jlcerovich@comcast.net
Michael N. Vaporis on behalf of Debtor Christopher S Graham mvaporis@comcast.net,
jlcerovich@comcast.net
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 13